

Form B18 (Official Form 18)(10/05)

**United States Bankruptcy Court**  
Eastern District of Virginia  
1100 East Main Street  
Richmond, VA 23219

**Case Number** 05-41158-DOT

**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Shawn La-Shell Hall  
2219 Warwick Avenue  
Richmond, VA 23224

Social Security No.:

Debtor: xxx-xx-0217

Employer's Tax I.D. No.:

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 24, 2006

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0422-7  
Case: 05-41158

User: admin  
Form ID: B18

Page 1 of 1  
Total Served: 28

Date Rcvd: Jan 25, 2006

The following entities were served by first class mail on Jan 27, 2006.

db +Shawn La-Shell Hall, 2219 Warwick Avenue, Richmond, VA 23224-8119  
aty +Randy K. Masters, 1130 Mansfield Crossing Road, Richmond, VA 23236-3172  
tr Roy M. Terry, Jr., DuretteBradshaw, P.L.C., P.O. Box 2188, Richmond, VA 23218-2188  
7254895 +AT&T Pittsburgh, 4200 International Parkway, Carrollton, TX 75007-1912  
7254894 +America's Recovery Network, RE: K-Mart, 20 W. 11th Street, Covington, KY 41011-4112  
7254896 +Attention, LLC, RE: Chippenham & JW Hospitals, 2250 Satellite Boulevard, Suite 235,  
Duluth, GA 30097-4917  
7254897 +Bank Of America, Regional Center, P.O. Box 27025, Richmond, VA 23261-7025  
7254898 +C&F Finance Company, P.O. Box 38456, Richmond, VA 23231-0656  
7254899 +C&F Finance Company, 4660 S. Laburnum Ave., Richmond, VA 23231-2424  
7254900 +Cavalry Investments, LLC, RE: Sprint PCS, 7 Skyline Drive, Suite 3, Hawthorne, NY 10532-2162  
7254901 +Check 'N Go Of Virginia, Inc., 4712 N. Southside Plaza, Richmond, VA 23224-1742  
7254902 +Check City, 3920 West Broad Street, Richmond, VA 23230-3914  
7254903 +Check Smart, 7015-A Staples Mill Rd., Richmond, VA 23228-4933  
7254904 +Chippenham & Johnston Willis Hospitals, P.O. Box 13620, Richmond, VA 23225-8620  
7254905 +Commonwealth Lab Consultants, P.O. Box 36559, Richmond, VA 23235-8011  
7254906 +Credit Management, RE: AT&T Pittsburgh, 17070 Dallas Parkway, Dallas, TX 75248-1950  
7254907 +James River Neonatology, P.O. Box 247, Midlothian, VA 23113-0247  
7254908 +MCV Collection Dept., P.O. Box 980462, Richmond, VA 23298-0462  
7254910 +SCA Ganto, C/O Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036  
7254909 +Sallie Mae, 1002 Arthur Drive, Lynn Haven, FL 32444-1683  
7254911 +Sprint, 6160 Sprint Parkway, Overland Park, KS 66251-6115  
7254912 +Suntrust Bank, Central Collections, P.O. Box 4418, Atlanta, GA 30302-4418  
7254914 US Department Of Education, 101 Marietta Tower, Suite 423, Atlanta, GA 30323  
7254915 +US Trustee, 600 E. Main Street, Suite 301, Richmond, VA 23219-2430  
7254916 +Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225-9010  
7254918 +West Asset Management, RE: Chippenham Johnston-Willis Hospital, 220 Sunset Boulevard, Suite A,  
Sherman, TX 75092-7465

The following entities were served by electronic transmission on Jan 26, 2006 and receipt of the transmission was confirmed on:

tr EDI: QRMTERRY.COM Jan 26 2006 12:21:00 Roy M. Terry, Jr., DuretteBradshaw, P.L.C.,  
P.O. Box 2188, Richmond, VA 23218-2188  
7254897 +EDI: BANKAMER2.COM Jan 26 2006 12:21:00 Bank Of America, Regional Center, P.O. Box 27025,  
Richmond, VA 23261-7025  
7254913 +EDI: WTRRN BANK.COM Jan 26 2006 12:21:00 Target National Bank, Retailers National Bank,  
P.O. Box 673, Minneapolis, MN 55440-0673  
7254917 +EDI: FUNB.COM Jan 26 2006 12:21:00 Wachovia Bank, First Union National Bank, P.O. Box 3117,  
Winston-Salem, NC 27102-3117

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2006

Signature:

